Patent Application of

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For

ADDRESS BILLING SYSTEM

BACKGROUND OF THE INVENTION

This invention relates to[[a]]an anti-fraud billing system that uses one's address and telephone number for its numbers.

Background-Description of Prior Art

Banks and credit card issuers commonly supply consumers with credit cards. Cards to be used at home, on the phone on-line and in the mail. As more people use ~~thior~~ their cards more and more credit card numbers are being stolen.

Thereafter, inventors have tried to create fraud proof credit cards. U.S. patent 5,259,649 to ~~shomron~~ Shomron (1993) discloses a complex credit card, which can prevent fraud on telephone orders only. However the problems with credit card fraud is far greater that what this card covers.

A perfect example of todays credit card problems
Two 18-year old ~~british~~ British men were arrested by the FBI, after stealing millions of dollars worth of credit card numbers. ~~the~~ The men allegedly hacked into a e-commerce web-site, a ~~toltal~~ total of nine sites were hit by the hackers. The FBI said the theft involved credit card information from more ~~that~~ than 26,000 accounts. Losses could exceed 3 million authorities said. Most credit card customers find themselves less in danger from credit card theft as card issuers cap fraudulent charges at $50. Merchants however have no such protection if stolen card numbers are used to purchase goods.

According to a recent survey by the computer security institute, 273 businesses reported over a quarter-billion dollars in losses related to computer hacking in the year 2002. The U.S. patent 5,259,649 to [[shomron]] Shomron (1993) cannot prevent any of the [[obove]] above problems from occurring. Furthermore, this card is not fraud proof. The only protection this card has, is when it is lost or stolen. If it is lost or stolen, you won't know which numbers to use. But when it is used on the phone or on-line, etc, you can see the right numbers to commit fraud. This card is only creating a false[[sence]] sense of security.

Accordingly, several objects and advantages of the present invention are:

(a) A credit card billing system that can be kept in plan view, without worry of it being stolen.

(b) A credit card billing system that will allow merchants to safely ship thousands or millions of dollars in merchandise with confidence.

(c) A credit card billing system that merchants will not have any ~~fraudulent~~ fraud charge backs with.

(d) A credit card billing system that has numbers that cannot be stolen.

(e) A credit card billing system that will make people feel good and safe, about shopping at home.

(f) A credit card billing system that is 100 percent fraud proof.

(g) A credit card billing system that protects the bank, the ~~customer the~~ merchant, and the customer.

(h) A credit card billing system that solves every credit card fraud problem in existence, without the use, or development of any major technology.

Further objects and advantages are to provide the merchant with valuable information. The address billing system can do so just by looking at its numbers. Such as, it verifies a person's mailing address, and it verifies a person's telephone number. The value customer date can protect a merchant against identity theft numbers.

BRIEF SUMMARY OF THE INVENTION

A ~~credit card~~ billing system that is of the utmost simplicity, ease of use ~~and mimimum cost to make~~ while at the same time being highly effective in preventing misuse of the system. The numbers from the system are a built in security feature. When this billing system is used on-line or on the telephone, and in the mail, the merchant will know right away if someone is trying to commit fraud. This system uses a person's address and telephone number for its numbers.

~~BRIEF DESCRIPTION OF THE DRAWING~~

~~The invention is illustrated with reference to the enclosed billing system, drawing in which:~~

~~The address credit card shows five of its features in one view numbered one through five. 1 Shows a person's address, this number twenty twenty will be matched up with a person's shipping address by the merchant. The second number tenth 2 will also be matched for the person's street address. If a person lives in a apartment building the merchant will translate this letter 3 into a number. In this case the E is translated into the number 5 for the fifth letter of the alphabet. 4 Is the last four digits of a person's telephone number. The merchant will use caller ID and match the digits for non tangible services. 5 Is a value customer date, showing the merchant how long a person has done business with the bank. This will show the merchant if it is a possible identity theft case.~~

DETAILED DESCRIPTION OF THE INVENTION

A ~~credit card~~ billing system that is of the utmost simplicity, ease of use ~~and minimum cost,~~ while at the same time being highly effective in preventing misuse of the ~~system~~ systems numbers. This system has a built-in security feature, when the system is used on-line or in the mail, and on the telephone, the merchant will know right away if someone is trying to commit fraud. The numbers from the system are what makes the system unique and fraud proof. The system uses the actual numbers from a person's mailing address and telephone number. If the first digits from the system are ~~twenty twenty 1 ten 2~~ 2020 10. after I give the systems complete number, and the merchant asks me for my mailing address. I then tell him or her that my mailing address is: ~~twenty twenty tenth~~ 2020 10th avenue. The merchant will then match the address with the systems numbers, to see if they are a perfect match. If I told them, for instance, my address was ~~fifty fifty nineteenth~~ 5050 19th avenue. [[they]] They would immediately know that this is ~~a fraudulent activity~~. fraud.

If a person lives in a multi- unit apartment building, it will work the same way. If a person's address is: ~~ten ten~~ 1010 ~~oakdale drive apartment~~ Oakdale Drive Apartment #16: the first 6 digits will look like this 1010 16. If a person lives in a building with letters only, let's say the letter E [[3]] is on the door. The numbers would look like this 1010 5. ~~The fifth number would be a five~~ The E will translate into the number 5 for the fifth letter of the alphabet. If a person is buying a product with a mail order form, when [[it]] the form is received by the merchant he or she can clearly see and determine if it is ~~fraudulent activity~~ fraud. My address and system numbers will be exactly the same.

The system also uses ~~the last four digits of~~ a person's telephone number [[4]] for its numbers. This will stop credit card fraud on non-tangible purchases. Such as newspaper ads and internet services. And this number can also be used to ~~have a package drop shipped.~~ ship packages worldwide. The merchant will use a caller ID system, if the ~~last four digits of the~~ person's telephone number doesn't match the systems numbers the merchant will know it is ~~a fraudulent activity.~~ fraud. Banks will also have the option of using ~~the last four digits as~~ a valued customer date [[5]] This date 1982 will show the merchant how long a person has done business with a particular bank.

The merchant will know the systems database was issued and created in the year of 1982.

The billing systems numbers can be used in many different variations, banks can create systems for internet use only, such as; 09/06 1982.2201 E 94606. The first digits on the system, 09/06 is the systems expiration date, this date is how you would identify it as a internet system only. Banks can also issue cell phone credit cards, such as, 751-0000 [7][6][8][6] the last four digits on the card will not be printed on the card, they will work as a pin number. If the card and phone were lost or stolen the card would be useless. This card can pay for all non-tangible items, and it can ship packages worldwide. The card can also be set up to be used in department stores, etc. After a purchase is made, the establisment will give the customer a telephone number and a transaction code. The customer will call the number and enter the last four digits of the card number and a code, then hang up, the transation is complete. If the card is ever lost, the owner can be called, by using the cards numbers 751-0000.

This same system could work on-line. As previously mentioned banks can issue internet systems, 09/06 1982.2201 E 94606 this system is for direct shipping only. A second system could look like this, 09/06 1982.58275 [3][7][3][9]. This system is for web-sites that offer photo galleries and other non-tangible services. After the system is used the web-site will send the consumer an e-mail with a 800 number and a transaction code. the person will call the 800 number from the phone that is registered to the billing system. They will then be connected with an automated service with a caller ID system. The billing numbers 58275, are the last 5 digits of a person's telephone number. The consumer will then be prompted to enter the last four digits of the systems numbers, and the transaction code and hang up, the transaction is complete.

This same process could ship packages worldwide. And for people who do not carry a cell phone, banks can issue world travel cards. Such as, 2201 10th 58275 [3][5][6][9] this card is used when a person travels, placing orders over the telephone or placing mail orders. The 2201 10th, is the person's direct shipping numbers. This address will act as a locking system, if the card numbers are ever stolen. The card will become a direct shipper only. The 58275 are the last five digits of a card-holder's telephone number. This is for non-tangible services, such as newspaper ads etc. This number can also ship packages worldwide. The last digits [3][5][6][9] are not printed on the card. These numbers are used just like an ATM pin number. If the consumer is in a department store etc, buying goods, the first three digits of the pin number will be required at this time, the last number is used at all cash machines. The card-holder will use all four digits at this time. If this card was ever lost or stolen it would be useless.